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INFORMATION DISCLOSURE STATEMENT

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November 12, 2003 3692 **U.S. PATENT DOCUMENTS EXAMINER** DOC. **DOCUMENT NUMBER** DATE NAME CLASS SUB-CLASS FILING DATE INITIAL REF. US US US US US US US US **FOREIGN PATENT DOCUMENTS EXAMINER** DOC. DATE COUNTRY CLASS SUB-CLASS TRANSLATION **DOCUMENT NUMBER** INITIAL REF. FΡ N/A FΡ No NON PATENT LITERATURE DOCUMENTS **EXAMINER** CITATION INITIAL REF. American Academy of Actuaries Index Securitization Task Force With Research and Input From Casualty Actuarial Society Valuation, Finance and Investments Committee, "Evaluating the Effectiveness of Index-NPL1 Based Insurance Derivatives in Hedging Property/Casualty Insurance Transactions," American Academy of Actuaries, October 4, 1999, as printed at http://www.casact.org/research/istf/istf.pdf. Zeng, L., "Pricing Weather Derivatives," *Journal of Risk Finance*, Spring 2000, as printed at http://www.atmos.washington.edu/~lixin/Zeng2000.pdf, pp. 72-78. NPL2 NPL3 International Search Report issued September 14, 2007 for PCT/US06/24563, 8 pages. NPL NPL NPL

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